



July 22, 2010

Linda M. Tirelli, Esquire  
The Law Offices of Linda M. Tirelli, P.C.  
202 Mamaroneck Ave., 3<sup>rd</sup> Floor  
White Plains, NY 10601

Dear Attorney Tirelli:

This is the response of American Home Mortgage Servicing, Inc. ("AHMSI") to your letter which you characterized therein as a "written qualified request" ("QWR") pursuant to the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e) ("RESPA"). A true and correct copy of your letter is attached hereto as **Exhibit 1**.

Pursuant to your request, we have attached a copy of the following documents:

- Payment history
- Copy of Note
- Copy of Deed of Trust
- Payoff Statement

Please be advised your request for additional loan documents is not a QWR as defined under RESPA. RESPA outlines that the information that may be obtained on a loan under a QWR is specifically limited to "**information relating to the servicing of such loan...** *that includes a statement of the reasons for the belief of the borrower, to the extent applicable, that the account is in error or provides sufficient detail to the servicer regarding other information sought by the borrower.*"